



Order Filed on February 27, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

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In re:

Jennifer Rathgeb

Debtor(s)

Case No: 21-15897

Chapter: 13

Hearing Date: February 14, 2023

Honorable Jerrold N. Poslusny Jr.

**ORDER RESOLVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY**

The relief set forth on the following page(s), numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: February 27, 2023**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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In re: Jennifer Rathgeb

Case No.: 21-15897

Caption of Order: Resolving motion for relief from the automatic stay

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This matter having come before the court upon the motion of Citigroup Mortgage Loan Trust 2021-RP6 (“creditor”), by and through counsel, and upon the objection of Jennifer Rathgeb (“debtor”), by and through counsel, and for good cause shown; it is hereby **ORDERED**:

1. The debtor’s post-petition mortgage account is due for November 1, 2022, to February 1, 2023.
  - a. The debtor is overdue for 4 payments at \$ 1020.15, less a suspense balance of \$ 279.85.
  - b. The debtor’s post-petition mortgage account is currently due for \$ 3700.75.
2. The debtor shall cure all post-petition arrears as follows:
  - a. Immediate payment of the sum of \$ 3700.75 to the creditor not later than February 28, 2023.
3. Beginning on March 1, 2023, the debtor shall resume payments of \$ 1020.15, or in such other amount as may be required by a timely notice of post-petition mortgage payment change.
4. In the Event of Default:
  - a. If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor’s failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor’s attorney.

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5. Award of Attorney Fees:

- a. Creditor is hereby awarded costs and fees of \$ 538.00, such costs and fees shall be payable through the debtor's Chapter 13 bankruptcy plan as an administrative expense.